

## A Year 2000 Message for Customers of Federally Insured Banking Institutions from the Federal Deposit Insurance Corporation

You may have heard that the banking industry, like other businesses and all levels of govern-

ment, is investing considerable time and money to make sure its computer systems will work properly in the Year 2000. As we approach the Year 2000, the Federal Deposit Insurance Corporation wants you to know—

There is no safer place to keep your money than in a federally insured account at a bank or savings institution.

Financial Institutions are working hard to make sure the banking system is operating on a "business as usual" basis on January 1, 2000, and beyond, and any disruptions that do occur are held to a minimum. Regulators have conducted special assessments of every FDIC-insured bank and savings institution to make certain they have plans in place to assure critical computer systems are modified and tested, and will run smoothly when the Year 2000 arrives.

Regulators are closely monitoring insured institutions' progress in carrying out these plans, and will conduct additional assessments in 1999 and well into the Year 2000.

The Year 2000 date change will not affect your deposit insurance coverage. The FDIC protects your insured deposits up to \$100,000 against loss due to the failure of an insured bank or savings institution for any reason, including a Year 2000 problem. Since the creation of the FDIC in 1933, no depositor has ever lost a cent of insured funds at an FDIC member institution.

The FDIC wants you to be an informed consumer. Your bank or savings institution is the best source of information about its plans to get ready for the Year 2000 computer conversion. For more information about the efforts of bank regulators, call 1-800-276-6003 to request copies of FDIC consumer publications on the Year 2000 date change, or visit the FDIC's Year 2000 page at www.fdic.gov/about/y2k on the Internet.



## A Year 2000 Message from

Name and/or logo of Banking Institution.
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Assuring your confidence in banking with us—now, in the Year 2000, and beyond—is our top priority. That's why we're keeping our customers informed of our plans to make sure our computer systems will work smoothly when the Year 2000 arrives. As part of our effort to keep you informed about the Year 2000 computer conversion issue, we bring you an important message from the Federal Deposit Insurance Corporation.

Name and/or logo, contact information, such as an employee name, address, land/or telephone number may be included here. DO NOT PRINT THIS BOX